

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1( b)**  
Denise Carlon  
KML LAW GROUP, P.C.  
216 Haddon Avenue, Ste. 406  
Westmont, NJ 08108  
New Jersey Housing and Mortgage Finance Agency

In Re:  
Troutman, Althea



Order Filed on December 11, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 14-34429 MBK

Chapter: 13

Hearing Date: 12/11/2019

Judge: Michael B. Kaplan

**ORDER VACATING STAY**

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: December 11, 2019**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Upon the motion of New Jersey Housing and Mortgage Finance Agency, under  
Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as  
hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant, to institute or resume  
and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to  
pursue the movant's rights in the following:

☒ Real Property More Fully Described as:

**Land and premises commonly known as, 13 Chestnut Ave, Pemberton Twp. NJ  
08015**

☐ Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its  
rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies  
including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially  
pursuing other loss mitigation alternatives, including, but not limited to, a loan modification,  
short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at Sheriff's  
Sale (or purchaser's assignee) may take any legal action for enforcement of its right to  
possession of the Property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in  
this case as defendants in its action(s) irrespective of any conversion to any other chapter of the  
Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who  
entered an appearance on the motion.

*rev. 7/12/16*

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Althea Troutman  
Debtor

Case No. 14-34429-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2019.

db +Althea Troutman, 13 Chestnut Avenue, Browns Mills, NJ 08015-3245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 13, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency

dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

John Zimnis on behalf of Debtor Althea Troutman njbankruptcylaw@aol.com.

Joshua I. Goldman on behalf of Creditor New Jersey Housing And Mortgage Finance Agency

jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

Rebecca Ann Solarz on behalf of Creditor New Jersey Housing And Mortgage Finance Agency

rsolarz@kmlawgroup.com

TOTAL: 6